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AUTHOR Huston, Aletha C.
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ABSTRACT

Almost one quarter of American children live in poverty, and the effects of poverty on these children are mediated by many family and social conditions. Poverty affects parenting practices and the home environment, with consequential effects on child adjustment and functioning. Changes in income cause changes in parenting and the quality of the home environment, suggesting that these qualities are affected by income rather than being fixed characteristics of people living in poverty. Public policies can affect the resources available to families, affecting the quality of the environments of young children. Income supports to help assure basic needs are important. Universal subsidies for all children should replace the current system of tax advantages, and subsidies that provide access to safe and high quality child care are especially important. Funding for public broadcasting could help make television a source of education and quality entertainment for children. (Contains 4 figures and 49 references.) (SLD)

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Children in Poverty and Public Policy

Aletha C. Huston

University of Kansas

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Presidential Address to Division 7, Developmental Psychology, of the American Psychological Association, New York, August, 1995.

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Abstract

Almost 1/4 of U.S. children live in poverty. It has been known for a long time that poverty poses many risks to children's development. In this paper, I examine recent to address three topics.

Income predicts children's intellectual and social development. These effects are not due simply to such conditions as single-mother families, racial discrimination, lack of parent education, unemployment, or other factors that are correlated with poverty.

The effects of poverty on children are mediated by many family and social conditions. Poverty affects parenting practices and the home environment; these in turn influence intellectual functioning, school readiness, well-being, and behavior problems. Parenting and the quality of the home environment change with changes in income, indicating that these qualities of the home are affected by income rather than being fixed characteristics of people living in poverty.

Poverty is also related to the quality of nonparental child care children receive; and quality of early care predicts later adjustment. Child care is a second mediator of income effects on children.

Finally, poor children are exposed to more cartoons and adult television and to less educational programming than affluent children. Educational television can contribute to academic readiness and social development.

Public policies can affect the resources available to families and the quality of young children's environments. Income supports that help to assure that basic needs will be met are important. Universal subsidies for all children should replace the current system of tax advantages that give help disproportionately to people with higher incomes. Public subsidies providing access to safe and high quality child care are especially important for low income families in a time when parents receiving public assistance are being required to seek jobs and to become "self-sufficient." Finally, funding for public broadcasting and solid enforcement of the requirement that commercial broadcasters meet the educational and informational needs of children could make television a source of education and quality entertainment for our children.

The United States faces a social problem of epidemic proportions: almost 1/4 of our children live in poverty. The problem is not new; with few exceptions it has been with us for many years. The trends are shown in Figure 1. In 1960 almost 27% of children under 18 years of age in the United States lived in families with incomes below the official poverty level. By the end of the 1960s, the poverty rate for children was reduced to 14%, in large measure because of the programs of the Great Society initiated by Lyndon Johnson. Since then, however, poverty among children has increased (U.S. Bureau of the Census, 1992). In 1993, it reached its highest level in 30 years--22.7% of U.S. children lived in families with incomes below the poverty threshold. In absolute numbers, that is more than 15 million children (U.S. Bureau of the Census, 1995).

Figure 1 about here

The increase in children's poverty has occurred as part of a larger pattern of increasing income inequality. Since the late 1970s, the rich have been getting richer, and the poor and middle income citizens have been getting poorer. Figure 2 shows the percent of total income received by households in the bottom 20%, the middle 60%, and the top 20% for the years 1968 through 1993. The share of income for people at the top, especially those in the top 5% has increased while the share for people at the bottom and in the middle has declined (U.S. Bureau of the Census, 1995). Children are, of course, more likely to live in families in the bottom than in the top.

Figure 2 about here

Correlations of Poverty with Child Outcomes

We have known for a long time that poor children are at risk for problems of health (e.g., low birth weight, infant mortality, childhood death and injury, contagious diseases, and injuries), developmental delays in intellectual development and school achievement, and social/emotional and behavioral problems, (McLanahan, Astone, & Marks, 1991; McLoyd, 1990; McLoyd & Wilson, 1991; Ramey & Campbell, 1991). By adolescence, these problems become obvious in the form of juvenile crime, early pregnancy, and dropping out of school (Garbarino, 1992).

In my remarks today, I will examine recent research that enables us to go beyond these correlations to understand some ofthe processes that underlie them. The first question is whether income per se is important. Or, are the correlations of poverty with developmental outcomes due to other factors, such as single mother family structure, racial discrimination, lack of education, or unemployment, that are associated with poverty?

The second question is how family income, or lack of it, translates into conditions that affect children's lives. What are some of the important individual differences in the experience of poverty that lead to better or worse outcomes for children? I have chosen three areas of research (among many possibilities): the effects of poverty on parenting, child care, and exposure to television.

Third, I will try to derive some of the implications of this research for public policy. What public policies are most important for bolstering families with children, especially those near the bottom of the economic ladder?

Income Per Se is Important.

Because poverty is correlated with demographic characteristics and family structure--for example, single mother families, ethnic group, low levels of education--some have argued that differences associated with family income are really due to the effects of these other factors. There is, however, considerable evidence that family income has strong effects that are independent of these correlates of poverty.

In two large longitudinal studies (the Infant Health and Development Project and the National Longitudinal Survey of Youth) family income predicted children's vocabulary, IQ, reading, and math skills even when families were statistically equated for single parent status, race, parent IQ, and many other characteristics (Duncan, Brooks-Gunn, & Klebanov, 1994; Smith & Brooks-Gunn, 1994; Smith, Brooks-Gunn, & Klebanov, 1995). In the NLSY, the effect size for family income was consistently higher than the effect size for maternal education or employment (Smith et al., 1995).

Children of single mothers are at higher risk than those from

two-parent families for dropping out of high school and early pregnancy. The work of McLanahan and Sandefur (1994) shows that some (about half) of the risk associated with single mother family structure is due to the lower family income of single mothers.

I could spend the whole hour on this issue--the relative importance of family income, but the major point is clear--family income does have demonstrable effects on children's intellectual and social development. The next question is, how are those effects are mediated? What are the paths by which poverty or family income translate into experiences that affect children?

Socialization Experiences Mediating Effects of Poverty

I've selected three areas as examples: the effects of income on parenting, on child care, and on use of television. These were chosen rather than many other possibilities because there is recent research documenting them, and because each of them can be influenced by public policy.

Parenting and the home environment. Parents living in poverty report more financial stress, depression, and psychological distress than more affluent parents. The reasons are numerous. They include worry about providing for basic needs like food and housing, racial and ethnic discrimination, dangerous neighborhoods, unemployment, lack of support systems, and lack of status in the society.

A fairly large body of research shows that the psychological stresses generated by poverty or income loss can affect interactions with children. Parent-child interactions mediate some of the effects of family income on children's intellectual and social development.

Low family income is associated with: 1) harsh discipline and punitiveness (Conger, Ge, Elder, Lorenz, & Simons, 1994; Dodge, Pettit, & Bates, 1994; Hashima & Amoto, 1994; McLoyd, Jayartne, Ceballo, & Borquez, 1994; Sampson & Laub, 1994); 2) low levels of warmth and support (Dodge et al., 1994; Hashima & Amoto, 1994; McLoyd & Wilson, 1991); 3) for older children, low levels of supervision and monitoring (Sampson & Laub, 1994); 4) home environments with relatively low levels of social and nonsocial supports for early development (Bradley et al., 1989; Duncan et

al., 1994; Smith & Brooks-Gunn, 1995); 5) marital or co-caregiver conflict (Brody, Stoneman, Flor, McCrary, Hastings, & Conyers, 1994; Conger et al., 1994).

Differences in these parenting practices partially mediate the relation of income to development, particularly to social and emotional development. Elder's (1974) work on children of the Great Depression was the first to demonstrate that fathers' punitive behavior mediated the effects of income loss on children's behavior problems. Several studies in the 1994 special issue of Child Development on "Children and Poverty" expanded the data base. In a longitudinal study of children from kindergarten through third grade, parents' disciplinary practices accounted for about half of the effects of socio-economic status on children's aggression and externalizing behavior (Dodge et al., 1994). In a reanalysis of data for a sample of white, low income adolescents studied in the 1950's, low levels of parent supervision, harsh discipline, and weak attachment to the parent predicted adolescent males' delinquency (Sampson & Laub, 1994). In a study of rural African American two-parent families with preadolescent children, conflict between the two caregivers was related to children's reading and math performance in school as well as to behavior problems and self-regulation (Brody et al, 1994). Among adolescents in Iowa farm families, parent-child conflict mediated the effects of income on behavior problems (Conger et al., 1994). In a sample of African American children in single mother families, McLoyd et al. (1994) found that adolescents' perceptions of negative relationships with their mothers predicted their anxiety and low self-esteem.

Family income also affects both the social and material resources available in the home. Various versions of the HOME have been used in numerous studies, with the consistent finding that low income families provide early home environments that are less conducive to intellectual development than do more affluent families. Moreover, the HOME predicts performance on standard measures of vocabulary and intellectual development for all income groups (Duncan et al., 1994; Sugland et al., 1995).

What are the implications of these findings? There is a danger that they can be used to blame poor parents. If it is not income per se, but the behavior of parents that is important, it becomes easy for critics to conclude that poor parents are personally deficient, not that poverty itself is "causing" the

problems of children living in poor families. Variations on this theme have been with us for a long time.

There are several reasons why this is not the most parsimonious or reasonable interpretation. First, harsh discipline, lack of nurturance, and the like are not fixed qualities of low-income parents, but are at least partly a response to the stresses and difficulties of coping with financial stress. The mediation models clearly demonstrate that parental stress, depression, and perceptions of financial strain account for variations in discipline and nurturance (Brody et al., 1994; Conger et al. 1994; Elder, Van Vguyen, & Caspi, 1985; Leadbeater & Bishop, 1994; McLoyd et al., 1994; Quint, Polit, Bos, & Cave, 1994). Moreover, the availability of social networks and social support enables parents to respond more positively to their children (Brody et al., 1994; Leadbeater & Bishop, 1994; McLoyd et al., 1994).

Second, income change (positive or negative) leads to changes in parenting. In an analysis of children in the NLSY, income change during the first four years of children's lives predicted the score on the HOME. As family income increased, so did the HOME; as income decreased so did the HOME (Garrett, Ng'andu, & Ferron, 1994).

In another analysis of these data, family income in 1986 and 1990 was compared. Children's behavior problems increased when families moved into poverty and decreased when they moved out of poverty. Children in families who were not poor in 1986, but were poor and receiving welfare in 1990 had much higher rates of behavior problems than those whose families had remained above the poverty threshold. Those in families that moved from poverty to incomes above the poverty threshold had low rates of behavior problems (Moore, Morrison, Zaslow, & Glei, 1994).

Third, interventions with low income mothers that include brief parent training have modest effects on parent practices and on outcomes for children. New Chance was an intervention for women who had born children as teenagers. Although the major thrust of the intervention was to provide educational and job opportunities, parent training was offered. After 18 months, the experimental group had lower scores on self-reported maternal/control and punitiveness and higher scores on the emotional support subscale of the HOME than the control group (Quint et al., 1994).

A subsample of the New Chance participants were observed in videotaped interactions with their preschool children. There were no differences in positive interactions with children, but the experimental group exerted less control, harsh treatment and punitiveness than the control group (Egeland & Zaslow, 1995).

Child care and preschool experience. The effects of poverty on children are mediated not only by parents, but by the early care and educational environments in which many children spend significant amounts of time. As of 1993, there were over 1.6 million preschool children living in families with monthly incomes below $1500 in which the mothers were employed Phillips, 1995). Those children were cared for by relatives, child care centers, and home providers for significant parts of their day.

Income and time in child care. Children from all income levels are likely to spend some time in nonmaternal care during their early years. By 1990, over half of all infants under age 1 were in some form of nonmaternal care, with the majority enrolled for 30 hours or more per week (Phillips, 1995).

Family income is an important correlate of the age at which children enter child care and the amount of time they spend in care, but the relation is complex. Because maternal employment generates income, it is not surprising that maternal work hours and earnings predict early entry and long hours in care for infants. Infants who enter care early and for long hours also have families with low incomes from fathers or other sources. That is, the children who spend the most time in child care in infancy live in families that are highly dependent on maternal earnings with relatively little income from other sources (NICHD Early Child Care Network, 1995).

Income and child care quality. Income is also related to child care quality. In the first three years of life, the great majority of child care occurs in home settings, either with relatives or family child care providers. Several investigations indicate that children from low income families receive poorer quality care in these settings than children from affluent families. In observations of infant care at 6 and 15 months, family income was related to the frequency and quality of caregiver-child interactions and to measures of the physical

setting and learning opportunities in family child care settings (NICHD Early Child Care Network, 1995). Similar patterns appeared for infants and toddlers cared for in home settings by relatives and nonrelatives in the Study of Family and Relative Care (Galinsky, Howes, Kontos, & Shinn, 1994).

In child care centers, by contrast, most studies have not found strong relations between family income and quality (NICHD Early Child Care Network, 1995; Phillips, 1995). One reason may be that children from both ends of the income continuum receive better care than those in the middle. In the National Child Care Staffing Study, investigating a large sample of centers serving infants and preschoolers, centers serving children from moderate income families provided poorer quality care than those serving children from families with very low income or high income. Families with very low incomes or middle to high incomes actually have better access to government subsidies for care than those in between (Phillips, Voran, Kisker, Howes, & Whitebook, 1994).

Effects of child care quality on children. Children's early experience in nonmaternal care can make important contributions to both intellectual and socioemotional development. Interventions providing educational child care to children from low income families during the first few years of life enhance the development of vocabulary, IQ, and academic skills. Children who received educational child care from infancy to school age in the Abecedarian projects were performing better than controls on measures of school achievement as late as age 12 (Campbell & Ramey, 1994). Low birth weight children in the Infant Health and Development Project were randomly assigned to an intervention than included educational child care from age 1 to 3 or to an untreated control group. The intervention had positive effects on IQ, vocabulary, and incidence of behavior problems at ages 3 and 5 (Smith & Brooks-Gunn, 1995).

The interventions in the Abecedarian Project and the IHDP do not represent typical child care; they were highly concentrated and expensive early childhood education programs. Within the range of more typical child care settings, available research shows that quality of care predicts both social development and intellectual functioning. Howes' (1988; 1990) studies demonstrate the relation of quality of early care to children's levels of play and social competence in the child care setting and a few years later when

they reach school age.

In the Child Care Costs and Quality Study, 826 4-year-olds were observed in child care centers in four states. The quality of the adult-child interactions predicted vocabulary, math competence, children's perceptions of their own competence, and teacher ratings of positive behavior and sociability (Peisner-Feinberg, 1995). In another investigation, the observed quality of care at age 4 predicted children's social and academic adjustment in school at age 8 (Vandell, Henderson, & Wilson, 1988).

In short, children from low income families are most likely to receive low quality child care, at least in the home care settings used by most parents. Those near the lower end of the income continuum are most likely to receive poor care in centers. Good quality child care can contribute to early development (or poor quality can detract from it); and the effects can last over several years.

Television. I turn now to a third avenue by which low income translates into effects on children's development--television. Survey and interview data demonstrate consistently that people with low incomes watch a great deal of television (Comstock & Paik, 1991). Moreover, in our studies of young children, those in low income families are particularly likely to watch general audience entertainment programs and cartoons that contain violence, social stereotypes, and have little or no educational value. Children in families with the lowest incomes are least likely to watch public television for children (Huston, Wright, Rice, Kerkman, & St. Peters, 1990; Wright & Huston, 1995).

There is a large body of literature that I do not have time to summarize here documenting the effects of television violence on aggressive behavior and attitudes (Paik, & Comstock, 1994; Huston et al., 1992). Instead, I would like to emphasize the lost opportunity for using television in a positive way. Our work and that of others (e.g., Singer & Singer, 1994) has demonstrated that programs designed to promote children's development can teach intellectual skills and prosocial behavior and attitudes.

In a recently completed study, John Wright and I followed over 200 children in low-to-moderate income families for three years. Children who watched educational programs at home or in child care

from ages 2 to 4 performed better on measures of vocabulary, pre-reading and math, and school readiness at age 5 than those who did not watch educational television. These effects occurred even when family education, home environment, and children's initial language competency were controlled (Wright & Huston, 1995).

Summary. To summarize what I have said so far: children living in poverty are at risk for problems in school achievement, intellectual development, social behavior, and psychological well-being. We have known that for a long time. What new research has told us is (1) income matters. The differences between children in poverty and more affluent children are not due solely to such correlates of poverty as single mother families, race and ethnic group, educational level of parents, or IQ of parents. Family income makes a separate and distinctive contribution to children's intellectual and social development above and beyond these correlated variables.

Second, the effects of poverty on children are mediated not only by differences in material goods, but by the types of human and social resources available to them as they grow up. These include parenting practices and the home environment; child care and early educational experience; and the types and amount of television to which they are exposed. There are of course many more, including nutrition, school environments, neighborhood conditions.

Policy Implications

Understanding the processes mediating the effects of family income on children can help to identify policies and interventions that are effective in prevention.

The direct contribution of family income to parenting indicates the importance of income supports for parents living on the edge economically. If parents are to provide for their families, they need access to jobs that pay reasonable wages. They also need assurance that their families will be able to get necessary medical care. Finally, they need financial help from the government.

Income support. This statement flies in the face of popular rhetoric about family self-sufficiency, but many current policies

aim at a level of self-sufficiency for the poor that we do not expect of more affluent families. Direct aid for families with children is built into the income tax system, but the benefits are generally greater for middle and upper income than for low income families. First, federal and state income tax regulations permit exemptions for dependents; in 1994, a parent's taxable income was reduced by $2450 for each dependent. For a family with no taxes owed, no benefit was received. For a family of modest income with a 15% tax rate, the benefit was worth $367.50 in taxes saved; for a moderately high income family, it was close to double that amount (Note: Recent changes in the tax law phase out these exemptions for very wealthy families). These savings are even greater when state income taxes are taken into account.

Two other forms of direct assistance are not limited to families with children, but benefit middle and upper income families disproportionately. Direct housing subsidies are given to home owners in the form of deductions for mortgage interest and property taxes. The value of those subsidies is proportional to the value of one's house and the amount of taxes owed. Subsidies for health insurance are provided by allowing employers to deduct their contributions to their employees' insurance.

In 1991, the National Commission on Children (1991), headed by Senator Jay Rockefeller, made a comprehensive set of policy recommendations for the nation's children. The centerpiece was akin to the universal child allowance provided in most other industrialized countries. Specifically, the commission proposed that the current tax exemption for dependent children be replaced by a refundable tax credit of $1,000 for every child. A refundable tax credit provides equal benefits for all children (unlike the personal exemption). Most important, if a parent does not owe the entire amount in taxes, s/he receives the difference between what is owed and $1,000 per child as a payment from the government.

Recent increases in the Earned Income Tax Credit serve some of the same purposes as a refundable credit for children, but only for employed parents. Moreover, this credit is now threatened with elimination by Congress. The tax credit of $500 per child proposed in the Contract for America bears some relation to this proposal, but it is not refundable, so it would not benefit low income parents. Moreover, although the poorest 10% of the U.S. population pay an estimated rate of 9-11% of their earnings in payroll taxes

(Citro & Michael, 1995), parents could not count payroll taxes paid as part of the taxes on which they would receive a refund.

Child support assurance. One of the reasons for poverty in many single mother families is the absence of support from fathers. The Child Support Assurance System is a proposal to assure child support to all children living with single parents (Garfinkel, 1992). It provides guidelines to assure that courts make appropriate awards of child support, and it improves collection by routine withholding from the earnings of the nonresident parent. These two features were built into the Family Support Act of 1988 and are being gradually implemented across the states. However, adequate awards and improved collection will help only to the extent that fathers (the vast majority of non-resident parents) have the money to pay their obligation. Among minority families, in particular, many of the fathers are poor; so private child support awards will not lift their children out of poverty (Bane, 1986).

The third component is an assurance that the government will pay a minimum benefit if it is not received from the parent. An assured minimum child support benefit might improve the lot of many single-parent families not only because of the added income, but because the benefit is paid on a regular and reliable schedule. One of the major complaints about child support in many families is that payments are erratic and unreliable. Financial stress could be considerably reduced by having a predictable income, even if it were relatively small. The resulting reduction in psychological stress might have a beneficial effect on parents' interactions with their families.

Child care. Any parent with children in child care knows that it is expensive. Parents with low incomes can sometimes arrange child care with grandparents or relatives without cost, but when they pay for care, it takes 1/3 of their income. Figure 3 shows the percent of family budgets spent on child care by the working poor, the working class, and the middle class based on data prepared by Sandra Hofferth for the National Research Council's Board on Children and Families (Phillips & Bridgman, 1995).

Federal policies currently provide two types of support for child care expenses: programs for low income parents and subsidies that are universally available, but provide more benefits for upper

income families than for lower income families. One set of low income programs are aimed at parents receiving AFDC; they provide some subsidies for parents who work while receiving AFDC and temporary subsidies (up to 12 months) when parents leave AFDC. An optional state program exists to provide child care subsidies for parents who are at risk of having to leave their jobs and enter AFDC (Phillips, 1995).

In 1991, block grants for child care for low income families were instituted. The block grants approximately doubled the federal dollars for child care. They have enabled states to expand the number of child care spaces that can be subsidized and to initiate programs of quality control (Phillips, 1995). That program is under threat in the current cost-cutting frenzy despite evidence that there is still a considerable need for child care support.

A universally available subsidy for child care exists in the child care tax credit. Employed parents can subtract 20-30% of the costs of child care from the income taxes owed, up to $2400 for one child or $4800 for more than one child. The credit is more equitable than an exemption because the amount received does not vary with the individual's tax rate. Moreover, parents with low incomes can credit 30% of their costs, while those with higher incomes can credit only 20%. However, parents receive the credit only if they owe taxes. It cannot exceed the earnings of either parent and is based much they paid for child care. As a result, it benefits middle and upper income parents more than those who are poor (Garwood, Phillips, Hartman, & Zigler, 1989; National Commission on Children, 1991).

In fact, the package of current benefits leaves the working poor with the lowest access to federal aid of any income group (see Figure 4). About 37% of the nonworking poor, the working class, and the middle class receive direct subsidies for child care. Only 30% of the working poor receive any government subsidy (Phillips & Bridgman, 1995).

Figure 4 about here

The block grants beginning in 1991 have made a significant difference in the availability and quality of child care for low income families. Such families could also be helped by making the

child care tax credit refundable so it would be available to families who owe no taxes.

Television. Educational programming for children is a cost-effective way to reach many low income children. The great majority of educational programs are produced and broadcast on public television. In the last few years, at the explicit request of Congress, the Public Broadcasting Service has developed a Ready to Learn service for young children. Several educational programs for young children are packaged with wraparound short bits emphasizing prosocial and educational themes, and local stations do community outreach to integrate television with children's home and school activities.

All these educational media efforts are at risk as funding for Corporation for Public Broadcasting disappears. Those especially likely to lose out are children in rural and small towns where public television stations are heavily dependent on CPB funding. We have 40+ years of evidence that the market place of commercial broadcasting does not produce quality programming for children. We need publicly funded television if we are to realize some of the potential of the medium for enhancing young children's development.

Commercial television has a role to play as well. In 1990, Congress passed the Children's Education Television Act requiring commercial stations to include programming serving the educational and informational needs of children. The first response of many stations was to claim such programs as the Jetsons and Teenage Mutant Ninja Turtles as educational (Kunkel & Canepa, 1994). At present, the Federal Communication Commission is considering various proposals to improve the effectiveness of the law. The most important of these would require a minimum time (3 to 5 hours per week) to be devoted to educational programs for children. The Commission is receiving public commentary on this proposal for the next month; support for it could make an important difference in the quality of television available to all children.

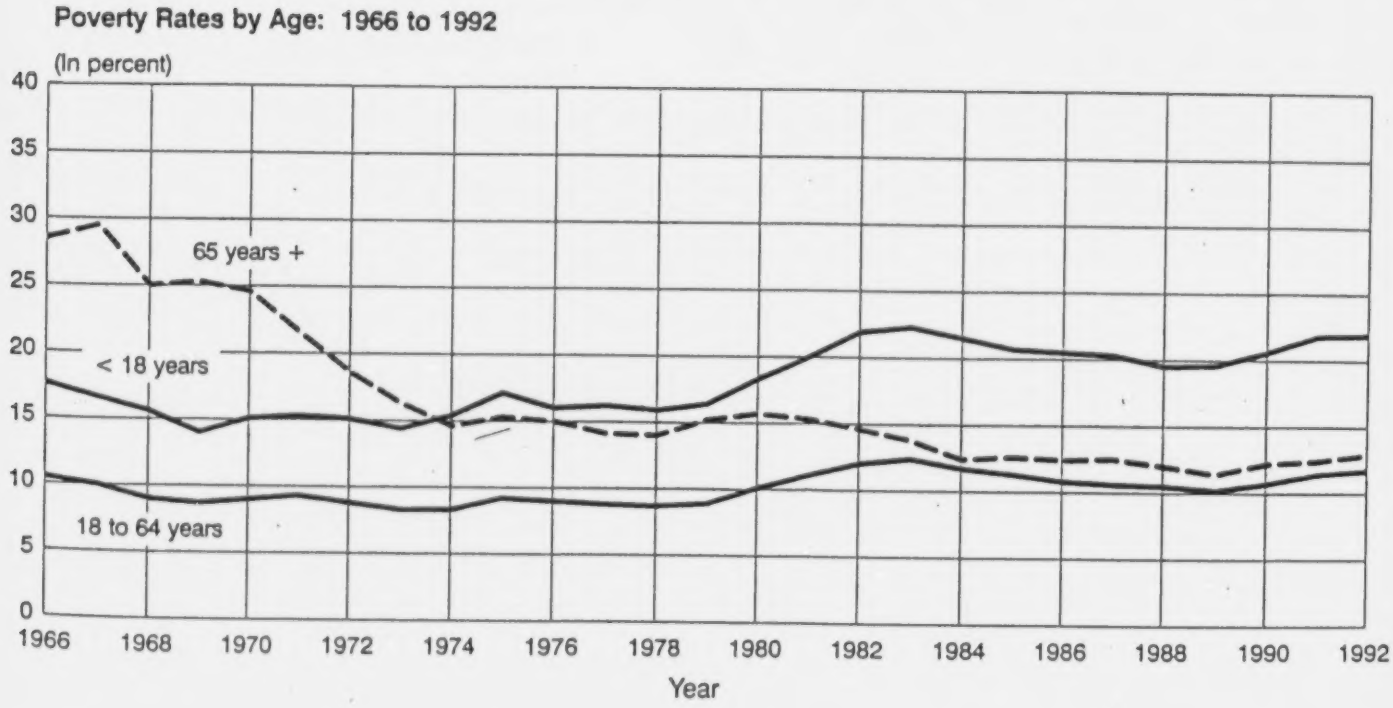
Conclusion

Poverty among U.S. children is getting worse, not better. Our rates of child poverty are much higher than any other industrialized country, in large part because our public policies do little to provide support for the poorest families. As

developmental psychologists, we can and should contribute knowledge that can guide public policies, even when the political climate appears relatively unresponsive.

Public policies can and should affect the resources available to families and the quality of young children's environments. Income supports that help to assure that basic needs will be met are important. The subsidies currently available to families should be made more equitable rather than being given disproportionately to people with higher incomes. Public subsidies providing access to safe and high quality child care are especially important for low income families in a time when parents receiving public assistance are being required to seek jobs and to become "self-sufficient." Finally, television reaches more children earlier in life at a lower cost than any other form of education except that provided by parents. Funding for public broadcasting and solid enforcement of the requirement that commercial broadcasters meet the educational and informational needs of children could make television a source of education and quality entertainment for our children.

Figure 1



Source: U.S. Bureau of the Census (1992)

Figure 2

Source: U.S. Bureau of the Census (1992)

Share of Aggregate Household Income, by Quintile: 1968 to 1993

(In percent)

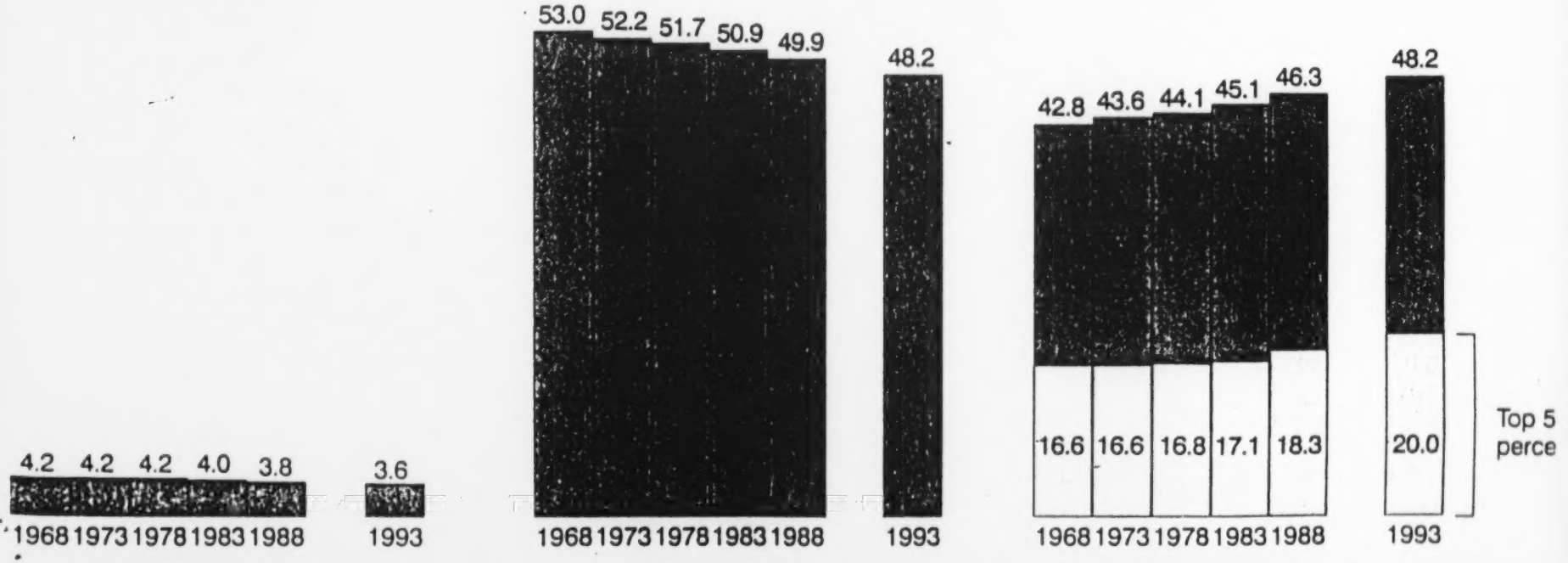


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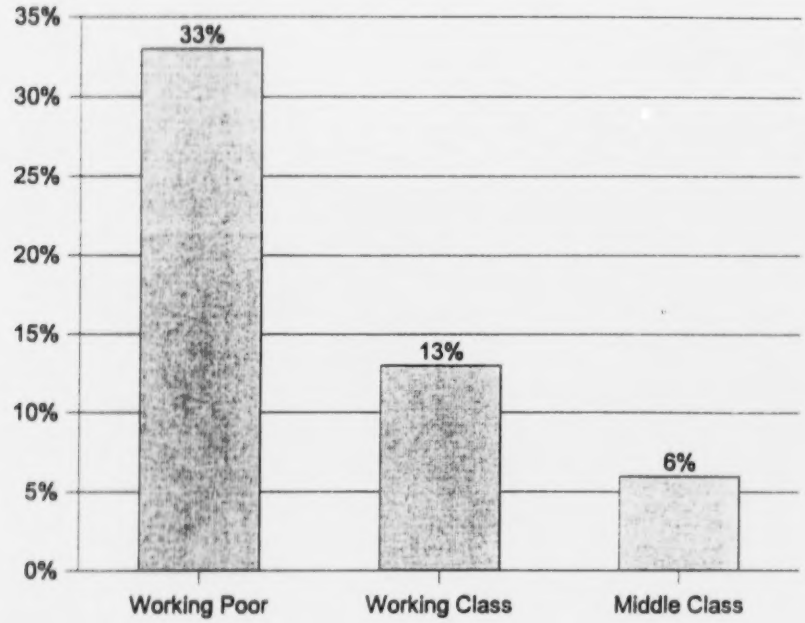
Figure 3

What Families Pay:
Percent of Income (Budget Share) Spent on Child Care
By Families Who Pay for Child Care, by Income Group



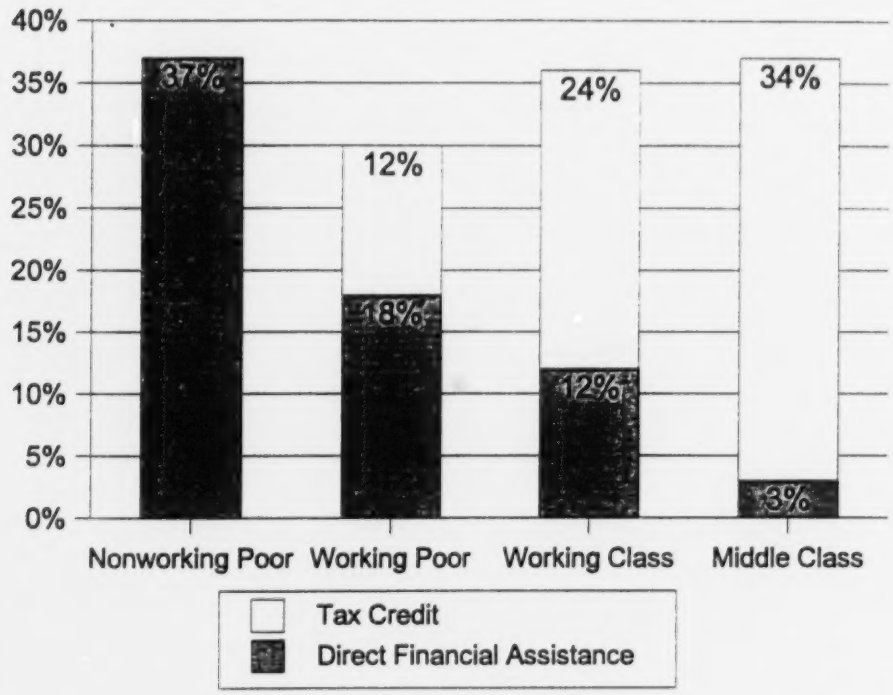
Working Poor:	annual incomes below poverty level
Working Class:	annual incomes above poverty level, but below $25,000
Middle Class:	annual incomes of $25,000 or higher

Note: Calculations include child care tax credit.

Source: Unpublished tabulations from the National Child Care Survey, in Hofferth, Sandra L., "Caring for Children at the Poverty Line, " Children and Youth Services Review, v. 17, nos. 1/2, pp. 1-31, 1995.

Figure 4

Who Is Receiving Help?
Percent of Families with Preschool Children
Who Received Direct Financial Assistance in Paying for Child Care
And Percent Who Claimed Child Care Tax Credit, in 1988



Nonworking Poor:	annual incomes below poverty level
Working Poor:	annual incomes below poverty level
Working Class:	annual incomes above poverty level, but below $25,000
Middle Class:	annual incomes of $25,000 or higher

Source: Unpublished tabulations from the National Child Care Survey, in Hofferth, Sandra L., "Caring for Children at the Poverty Line," Children and Youth Services Review, v. 17, nos. 1/2, pp. 1-31, 1995.

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